

EXHIBIT A

DEPT. HOVS 057
PO BOX 3044
LIVONIA MI 48151-3044
RETURN SERVICE REQUESTED



GC Services Limited Partnership
6330 Gulfport, Houston, TX 77081



Please call: (866) 806-5193
Between 8:00 AM and 9:00 PM.



USE ENCLOSED ENVELOPE AND SEND PAYMENT TO:



P584DF00202004 - 127041256 I04008
SALLY M KOWALEWSKI
4221 S 6TH ST LOT C38
MILWAUKEE WI 53221-1783



PO BOX 3855
HOUSTON TX 77253



YOU OWE: Citibank, N.A.
CLIENT ACCOUNT NUMBER: ENDING 5223

GC NUMBER: 0279
BALANCE DUE: \$1,909.89



Please detach and return upper portion of statement with payment



January 6, 2016

File Number: 0480

Client Account Number: ENDING 5223

RE: CITI MASTERCARD

Dear Sally M Kowalewski,

Our client has authorized us to offer you the opportunity to settle your account. Instead of paying the full balance due on your account, you can pay 50% of the total amount due and our client will consider this account settled.

To take advantage of this offer, contact our office or mail your remittance, in the form of a cashier's check or money order, in the exact amount of \$954.95. Please note the payment must be for the express amount stated in the prior sentence and must be received no later than 14 days from the date of this letter or this offer will become null and void.

Please note that this letter does not reduce your rights as stated on the reverse side of this letter. If you dispute this account or any portion thereof, please refer to the reverse side of this letter for an explanation of your rights. GC Services does not report any information to any credit bureaus or agencies.

We are being as flexible as possible with you so please call us at (866) 806-5193 and let us help you resolve this overdue account. However, if you dispute this account or any portion thereof, please refer to the reverse side of this letter for an explanation of your rights.

Please make your check payable to "Citibank, N.A." and return the top portion of this notice to the post office box listed above.

Citibank, N.A. will report forgiveness of debt as required by IRS regulations.

Sincerely,

Douglas Kemp
Account Representative

IMPORTANT: This offer only pertains to the referenced account for the client and balance shown above.

** As of the date of this letter, you owe \$1,909.89. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you.*

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

GC Services Limited Partnership

Wisconsin Residents:

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

